

Information to identify the case:

Debtor 1	<u>Daniel D. McKenna</u>	Social Security number or ITIN	xxx-xx-4348
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-22143-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daniel D. McKenna
aka Dan McKenna, fdba Dad Co. 3D
Technologies

10/9/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Daniel D. McKenna
 Debtor

Case No. 19-22143-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 57

Date Rcvd: Oct 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2019.

db
 15059817 +Daniel D. McKenna, 231 College Park Drive, Monroeville, PA 15146-1531
 15059818 +Capital One/Cabelas, PO Box 3021, Salt Lake City, UT 84110-3021
 15059819 +Citizens Bank, 480 Jefferson Blvd, Warwick, RI 02886-1359
 15059820 +Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02915-3035
 15059821 +Citizens Bank, PO Box 789, Providence, RI 02901-0789
 15059822 +Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
 15059824 +Collection Service Center, Inc., Attn: Bankruptcy, PO Box 560,
 New Kensington, PA 15068-0560
 15059827 +Columbia Gas, 375 North Shore Drive, Pittsburgh, PA 15212-5866
 15059834 +Creditech/Chalv, 50 North 7th St, Bangor, PA 18013-1791
 15059835 +Creditech/Chalv, Attn:Collections, PO Box 99, Bangor, PA 18013-0099
 15059839 Jordan Tax Service, 7100 Baptist Road, Bethel Park, PA 15102-3908
 15059841 +MEM Federal Credit Union, P.O. Box 18269, Pittsburgh, PA 15236-0269
 15059840 +Mem Federal Credit Uni, PO Box 18269, Pittsburgh, PA 15236-0269
 15059844 +Monarch Recovery Management Inc., 3260 Tillman Drive, Suite 75, Bensalem, PA 19020-2059
 15059845 +National Enterprise Systems, 2479 Edison Blvd. Unit A, Twinsburg, OH 44087-2476
 15059846 Nissan Motor Acceptance, PO Box 660366, Dallas, TX 75266-0366
 15059847 PA American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412
 15059852 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 15059850 PennyMac Loan Services, P.O. Box 514387, Los Angeles, CA 90051-4387
 15059851 +Plaza Home Mortgage, PO Box 371306, Pittsburgh, PA 15250-7306
 15059853 +Private National Mortgage, PO Box 514387, Los Angeles, CA 90051-4387
 15059854 RBS Citizens, 480 Jefferson Blvd., Warwick, RI 02886-1359
 15059855 +Receivables Performance Management, 20818 44th Ave. W, Suite 140, Lynnwood, WA 98036-7709
 15059865 Thomas Krah M.D., 607 East McMurray Road, Canonsburg, PA 15317-3445

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 10 2019 03:18:05 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +E-mail/Text: kburkley@bernsteinlaw.com Oct 10 2019 03:19:09 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 cr +EDI: PRA.COM Oct 10 2019 06:53:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15059814 +E-mail/Text: bankruptcies@halstedfinancial.com Oct 10 2019 03:19:17
 Absolute Resolutions Investments, c/o Halsted Financial Services, PO Box 828,
 Skokie, IL 60076-0828
 15059838 E-mail/Text: kburkley@bernsteinlaw.com Oct 10 2019 03:19:09 Duquesne Light, PO Box 1930,
 Pittsburgh, PA 15230
 15059815 EDI: CAPITALONE.COM Oct 10 2019 06:53:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 15059816 +EDI: CAPITALONE.COM Oct 10 2019 06:53:00 Capital One, Attn: Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 15059828 +EDI: WFNBN.COM Oct 10 2019 06:53:00 Comenity Bank/Wayfair, PO Box 182789,
 Columbus, OH 43218-2789
 15059829 +EDI: WFNBN.COM Oct 10 2019 06:53:00 Comenity Bank/Wayfair, Attn: Bankruptcy Dept,
 PO Box 182125, Columbus, OH 43218-2125
 15059830 +EDI: CONVERGENT.COM Oct 10 2019 06:53:00 Convergent Outsourcing, 500 SW 39th Street,
 Suite 100, PO Box 9004, Renton, WA 98057-9004
 15059831 +EDI: CRFRSTNA.COM Oct 10 2019 06:53:00 Credit First National Association, Pob 81315,
 Cleveland, OH 44181-0315
 15059832 +EDI: CRFRSTNA.COM Oct 10 2019 06:53:00 Credit First National Association,
 Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
 15059833 EDI: RCSFNBMARIN.COM Oct 10 2019 06:53:00 Credit One Bank, P.O. Box 98873,
 Las Vegas, NV 89193-8873
 15059833 E-mail/PDF: creditonebknofications@resurgent.com Oct 10 2019 03:15:01 Credit One Bank,
 P.O. Box 98873, Las Vegas, NV 89193-8873
 15059837 EDI: DISCOVER.COM Oct 10 2019 06:53:00 Discover Financial, Attn: Bankruptcy Department,
 PO Box 15316, Wilmington, DE 19850
 15059836 EDI: DISCOVER.COM Oct 10 2019 06:53:00 Discover Financial, Pob 15316,
 Wilmington, DE 19850
 15059842 +EDI: MERRICKBANK.COM Oct 10 2019 06:53:00 Merrick Bank, PO Box 9201,
 Old Bethpage, NY 11804-9001
 15059842 +E-mail/PDF: MerrickBKNofications@Resurgent.com Oct 10 2019 03:14:30 Merrick Bank,
 PO Box 9201, Old Bethpage, NY 11804-9001
 15059843 +EDI: MID8.COM Oct 10 2019 06:53:00 Midland Funding LLC, 2365 Northside Drive, Suite 300,
 San Diego, CA 92108-2709
 15059848 +E-mail/Text: paparalegals@pandf.us Oct 10 2019 03:19:25 Patenaude & Felix,
 501 Corporate Drive, Suite 205, Canonsburg, PA 15317-8584
 15059849 +E-mail/Text: kristin.villneave@allianceoneinc.com Oct 10 2019 03:17:28 Paypal,
 c/o Alliance One Receivables Management, 4850 Street Road, Suite 300,
 Feasterville Trevose, PA 19053-6643

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 57

Date Rcvd: Oct 09, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15059856 E-mail/Text: PFS.Analyst@stclair.org Oct 10 2019 03:18:57 St. Clair Hospital,
1000 Bower Hill Road, Pittsburgh, PA 15243-1899
15059857 +EDI: MID8.COM Oct 10 2019 06:53:00 Synchrony Bank, c/o Midland Funding,
2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
15060998 +EDI: RMSC.COM Oct 10 2019 06:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
15059859 +EDI: RMSC.COM Oct 10 2019 06:53:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
15059858 +EDI: RMSC.COM Oct 10 2019 06:53:00 Synchrony Bank/ JC Penneys, Po Box 965007,
Orlando, FL 32896-5007
15059861 +EDI: RMSC.COM Oct 10 2019 06:53:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
15059860 +EDI: RMSC.COM Oct 10 2019 06:53:00 Synchrony Bank/Amazon, Po Box 965015,
Orlando, FL 32896-5015
15059864 +EDI: WTRRN BANK.COM Oct 10 2019 06:53:00 TD Bank USA, PO Box 660170,
Dallas, TX 75266-0170
15059863 +EDI: WTRRN BANK.COM Oct 10 2019 06:53:00 Target, Attn: Bankruptcy, Po Box 9475,
Minneapolis, MN 55440-9475
15059862 +EDI: WTRRN BANK.COM Oct 10 2019 06:53:00 Target, Po Box 673, Minneapolis, MN 55440-0673
15059867 +EDI: VERIZONCOMB.COM Oct 10 2019 06:53:00 Verizon, Verizon Wireless Bk Admin,
500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
15059866 +EDI: VERIZONCOMB.COM Oct 10 2019 06:53:00 Verizon, 500 Technology Dr,
Weldon Spring, MO 63304-2225
15059868 +EDI: VERIZONCOMB.COM Oct 10 2019 06:53:00 Verizon Wireless, Po Box 650051,
Dallas, TX 75265-0051
15059869 +EDI: VERIZONCOMB.COM Oct 10 2019 06:53:00 Verizon Wireless,
Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550,
Weldon Spring, MO 63304-2225

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PennyMac Loan Services, LLC
cr* +MEM Federal Credit Union, P.O. Box 18269, Pittsburgh, PA 15236-0269
15059822* +Collection Service Center, Inc., P.O. Box 560, New Kensington, PA 15068-0560
15059823* +Collection Service Center, Inc., P.O. Box 560, New Kensington, PA 15068-0560
15059825* +Collection Service Center, Inc., Attn: Bankruptcy, Po Box 560,
New Kensington, PA 15068-0560
15059826* +Collection Service Center, Inc., Attn: Bankruptcy, Po Box 560,
New Kensington, PA 15068-0560

TOTALS: 1, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PennyMac Loan Services, LLC bkgroup@kmlawgroup.com
Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com
Joseph Paul Covelli on behalf of Creditor MEM Federal Credit Union covellilawoffices@yahoo.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Lauren M. Lamb on behalf of Debtor Daniel D. McKenna
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 6